	Application No.	Applicant(s)
Notice of Allowability		
	09/390,937 Examiner	KARPENKO, IGOR V.
	Cxammer	Art Unit
	Thomas A. Dixon	3639
The MAILING DATE of this communication appears on the cover sheet with the correspondence address All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS. This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308. 1. This communication is responsive to 7/1/05.		
2. The allowed claim(s) is/are 2-8,20,29 and 32-36.		
3. 🛮 The drawings filed on 18 November 2002 are accepted by the Examiner.		
 4.		
Attachment(s) 1. ☒ Notice of References Cited (PTO-892) 2. ☐ Notice of Draftperson's Patent Drawing Review (PTO-948) 3. ☐ Information Disclosure Statements (PTO-1449 or PTO/SB/0 Paper No./Mail Date	6. ☐ Interview Summary Paper No./Mail Da 8), 7. ☑ Examiner's Amendr	te
of Biological Material	9.	

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Examiner's Amendment

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with John Scott on 7/1/05.

The application has been amended as follows in the claims:

Claim 33, change –33— to –4—

Claim 34, change –for the—to –further—

Allowable Subject Matter

- 2. Independent Claims 4, 20 are allowable.
- 3. The following is a statement of reasons for the indication of allowable subject matter:

As per Claim 4.

The prior art of record, specifically Frew (4,803,632) in view of Crooks et al (6,052,671) or Chasek (5,894,422) or Peddie et al (4,351,028) or Sloan et al (5,146,067) or Lerner (6,049,791 or Yee et al (6,529,883) do not disclose or fairly teach: configuring a smart meter at a remote customer site to include customer address information and a customer card account number;

receiving, by said utility provider, said customer card account number, address information and utility reading automatically sent from said smart meter across a first transmission medium:

automatically transmitting the amount and said customer card account number directly to a financial institution after determining the amount, the amount and said customer card account number being transmitted to the financial institution across a second transmission medium.

As per Claim 20.

The prior art of record, specifically Frew (4,803,632) in view of Crooks et al (6,052,671) or Chasek (5,894,422) or Peddie et al (4,351,028) or Sloan et al (5,146,067) or Lerner (6,049,791 or Yee et al (6,529,883) do not disclose or fairly teach:

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a configuration interface of said utility meter that accepts a customer card account number and a customer address;

a memory of said utility meter that stores said customer card account number and said customer address;

a utility provider's processing center to receive automatically the measure of usage, the card number and the customer address from the utility meter and to calculate a price from the measure of usage and the address, the processing center further being arranged to automatically effect a credit or debit transaction associated with the price by sending a message to a clearing and settlement system,

a communication device of said utility meter arranged to automatically transmit the measure of usage, the card account number and the customer address to the processing center over a telecommunications network.

The claims that depend from the above allowable claims are allowable for the same reasons.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

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Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Thomas A. Dixon whose telephone number is (571) 272-6803. The examiner can normally be reached on Monday - Thursday 6:30 - 4:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, John Hayes can be reached on (571) 272-6708. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Thomas A. Dixon Primary Examiner Art Unit 3639

July 05